

**UNITY BANCSHARES, L.L.C.**

	Disbursement Date 03/13/2009	RSSD (Holding Company) 2630746	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$301	\$298	-1.0%		
Loans	\$201	\$207	2.7%		
Construction & development	\$10	\$9	-14.9%		
Closed-end 1-4 family residential	\$21	\$21	-4.1%		
Home equity	\$4	\$4	2.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-6.2%		
Commercial & Industrial	\$16	\$16	5.3%		
Commercial real estate	\$145	\$146	1.1%		
Unused commitments	\$40	\$37	-7.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$61	\$63	3.4%		
Cash & balances due	\$22	\$14	-35.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$272	\$269	-1.1%		
Deposits	\$272	\$268	-1.2%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$29	\$29	-0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	8.9%	--		
Tier 1 risk based capital ratio	12.3%	11.7%	--		
Total risk based capital ratio	13.4%	13.0%	--		
Return on equity <sup>1</sup>	2.3%	2.7%	--		
Return on assets <sup>1</sup>	0.2%	0.3%	--		
Net interest margin <sup>1</sup>	3.6%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans})	43.8%	28.3%	--		
Loss provision to net charge-offs (qtr)	40.5%	20000.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.2%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	17.5%	14.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.9%	0.5%	0.2%	0.0%	--
Home equity	0.9%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	2.5%	7.1%	0.0%	0.0%	--
Total loans	2.8%	5.7%	0.3%	0.0%	--